

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL DOUGLASS
CAROL GOEHRING-DOUGLASS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Repondents.

Case No.:14-23908

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 22, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/29/2014 and confirmed on 12/2/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		83,279.99
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		83,279.99

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,950.00	
Trustee Fee	3,401.20	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,351.20

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK Acct: 1765	0.00	50,444.32	0.00	50,444.32
	JPMORGAN CHASE BANK Acct: 1765	6,252.81	6,252.81	0.00	6,252.81
	AMERICREDIT FINANCIAL SVCS INC DBA Acct: 6225	3,703.72	3,703.72	447.25	4,150.97
	ALLY FINANCIAL(*) Acct: 2555	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 1305	9,240.23	9,240.23	1,596.43	10,836.66
					71,684.76

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	MICHAEL DOUGLASS Acct:	0.00	0.00	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX3-16	750.00	750.00	0.00	0.00
	PAUL W MCEL RATH JR ESQ Acct:	3,700.00	3,700.00	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX7-17	500.00	500.00	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5-18	1,000.00	1,000.00	0.00	0.00
	*** N O N E ***				

Unsecured					
	ALLIED ADJUSTORS Acct: 5579	150.00	51.48	0.00	51.48
	ALLIED ADJUSTORS Acct: 7654	25.00	8.58	0.00	8.58
	BEAVER VALLEY FCU* Acct: 6002	4,673.54	1,604.08	0.00	1,604.08
	PORTFOLIO RECOVERY ASSOCIATES, L	1,034.47	355.06	0.00	355.06

14-23908

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1393				
	PORTFOLIO RECOVERY ASSOCIATES, L	300.73	103.22	0.00	103.22
	Acct: 7596				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX2651				
	LVNV FUNDING LLC, ASSIGNEE	354.32	121.61	0.00	121.61
	Acct: 9124				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: XXX5251				
	HUB FINANCE	0.00	0.00	0.00	0.00
	Acct: XXX0925				
	HUB FINANCE	0.00	0.00	0.00	0.00
	Acct: XXX1117				
	NRA GROUP LLC*	0.00	0.00	0.00	0.00
	Acct: XXX0230				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: ?				
	PENN BILLING SERVICES	0.00	0.00	0.00	0.00
	Acct: ?				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: XXX7458				
	SALLIE MAE INC**	0.00	0.00	0.00	0.00
	Acct: XXX1121				
	SALLIE MAE INC**	0.00	0.00	0.00	0.00
	Acct: XXX2070				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
					2,244.03
TOTAL PAID TO CREDITORS					73,928.79
TOTAL					
CLAIMED		0.00			
PRIORITY		19,196.76			
SECURED		6,538.06			

Date: 06/22/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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 cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL DOUGLASS
CAROL GOEHRING-DOUGLASS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-23908

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Michael Douglass
Carol Goehring-Douglass
DebtorsCase No. 14-23908-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: kthe
Form ID: pdf900Page 1 of 2
Total Noticed: 32

Date Rcvd: Jun 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2018.

db +Michael Douglass, 43 A Street, Beaver, PA 15009-1643
jdb +Carol Goehring-Douglass, 550 Shenango Road, Beaver Falls, PA 15010-1659
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Chase Records Ctr Attn Correspond Mail,
Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
13929485 ++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806
(address filed with court: Allied Adjustors, 845 23rd St, Aliquippa, PA 15001)
13944431 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, TX 76096)
13956721 +Allied Adjustors Inc., PO Box 1006, Aliquippa, PA 15001-0806
13939554 +Americredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
13944432 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
13929486 +Beaver Valley FCU, 71 Bridge St., Bridgewater, PA 15009-2901
13944433 +Beaver Valley Fcu, 601 37th St, Beaver Falls, PA 15010-3441
13929488 +Chase, Po Box 24696, Columbus, OH 43224-0696
13929493 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
13929494 +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
13944442 +HSBC, Post Office Box 17906, San Diego, CA 92177-7906
13929495 +Hub Finance, 203 Brighton Ave, Rochester, PA 15074-2161
14038017 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
13944444 MRS Physical Therapy, 500 Market Street #103, Beaver, PA 15009-2998
13944447 Penn Billing Services, PO Box 988, Harrisburg, PA 17108-0988

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13944430 +E-mail/Text: ally@ebn.phinsolutions.com Jun 27 2018 02:27:01 Ally Financial,
200 Renaissance Ctr, Detroit, MI 48243-1300
13936373 E-mail/Text: ally@ebn.phinsolutions.com Jun 27 2018 02:27:01
Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
13929487 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2018 02:24:14 Cap One,
Po Box 85520, Richmond, VA 23285
13944435 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2018 02:23:45 Cap One,
26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13929489 +E-mail/Text: bk.notifications@jpmchase.com Jun 27 2018 02:27:26 Chase, Po Box 901076,
Ft Worth, TX 76101-2076
13929491 +E-mail/Text: abovay@creditmanagementcompany.com Jun 27 2018 02:28:13 Credit Management Co,
2121 Noblestown Rd, Pittsburgh, PA 15205-3956
13929492 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 27 2018 02:24:20 Credit One Bank Na,
Po Box 98875, Las Vegas, NV 89193-8875
13954866 E-mail/Text: bk.notifications@jpmchase.com Jun 27 2018 02:27:26 JPMorgan Chase Bank, N.A.,
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
13993393 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 27 2018 02:23:19
LVNV Funding, LLC its successors and assigns as, assignee of FNNB, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13944446 +E-mail/Text: egssupportservices@alorica.com Jun 27 2018 02:28:02 NCO Financial,
507 Prudential Road, Horsham, PA 19044-2308
13929496 +E-mail/Text: Bankruptcies@nragroup.com Jun 27 2018 02:28:41 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
13998823 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 27 2018 02:50:35
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13929498 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 27 2018 02:50:54
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
13929499 +E-mail/PDF: pa_dc_claims@navient.com Jun 27 2018 02:23:49 Sallie Mae, Po Box 9655,
Wilkes Barre, PA 18773-9655

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13929490 Credit Card
13929497 Personal Loan
cr* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
13944429* ++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806
(address filed with court: Allied Adjustors, 845 23rd St, Aliquippa, PA 15001)
13944434* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
13944437* +Chase, Po Box 901076, Ft Worth, TX 76101-2076
13944436* +Chase, Po Box 24696, Columbus, OH 43224-0696
13944438* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
13944439* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
13944440* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
13944441* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
13944443* +Hub Finance, 203 Brighton Ave, Rochester, PA 15074-2161
13944445* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036

District/off: 0315-2

User: kthe
Form ID: pdf900

Page 2 of 2
Total Noticed: 32

Date Rcvd: Jun 26, 2018

***** BYPASSED RECIPIENTS (continued) *****

13944448* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
13944449* +Sallie Mae, Po Box 9655, Wilkes Barre, PA 18773-9655

TOTALS: 2, * 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Carol Goehring-Douglass ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Michael Douglass ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6